

**COMMUNICATIONS SYSTEM HAVING DISTRIBUTED DATABASE
ARCHITECTURE AND RELATED METHODS**

Abstract of the Disclosure

A communications system may include a plurality of account databases each for storing information associated with different accounts, and a central database for storing location information associating each account with a respective account database. Additionally, the system may also include at least one communications device for accessing account information, and an interface device for receiving an account access request from the at least one communications device for a desired account. Moreover, the interface device may also be for retrieving account location information from the central database for the desired account, and interfacing the at least one communications device with the respective account database associated with the desired account based thereon.